

7

REMARKS

Applicant has carefully reviewed the Office Action dated November 17, 2003. Claims 1-30 are pending in this application. Applicant has amended Claims 1 and 11 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

The Examiner has stated that the priority request is denied as to the filing date under 35 U.S.C. 120. Applicant respectfully traverses this denial. This application was filed as a Continuation-in-Part Application. There are elements in the Claims that were described in the earlier filed applications. For example, the automatic connection of the user location to the vendor web site is a feature that was described in the previous applications, in addition to the steps of extracting coded information from the MRC and obtaining routing information associated with the coded information. These are elements that were supported in the prior application and, therefore, Applicant believes that the request for priority was proper and Applicant requests that such priority be granted.

Claims 1-30 stand rejected under 35 U.S.C. 102(e) as being clearly anticipated by *Rhoads*. This rejection respectfully traversed.

Applicant's present inventive concept, as defined by the amended claims, is directed toward a system that allows a user to scan information on their credit card and receive information regarding their account. In this information regarding their account they will be provided a list of vendors and "hyper links" to those vendors. They need then only to select the hyperlink to access that particular vendor.

The *Rhoads* reference is a reference that only provides for embedded information on a document which may be credit card information, may be a link to a credit card server, etc. However, all this information does is link a particular document to a location on the web, whether it be a credit card server or other location. There is no disclosure or provision to provide back to the user in response to scanning of that code the information associated with their personal account with hyperlinks embedded therein,

AMENDMENT AND RESPONSE

S/N 09/659,170

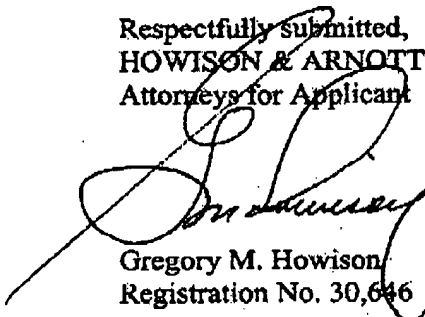
Atty. Dkt. No. PHL-25,340

8

which hyperlinks are associated with vendors that had a previous commercial relationship with that user. As such, Applicant believes that the claims, as amended, overcome the 35 U.S.C. 102(e) rejection and the withdrawal of which is respectfully requested.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,340 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
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